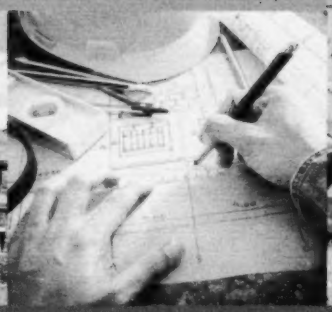
HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Québec CMA

Date Released: Third Quarter 2016



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Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insight***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insight*** will be released shortly.

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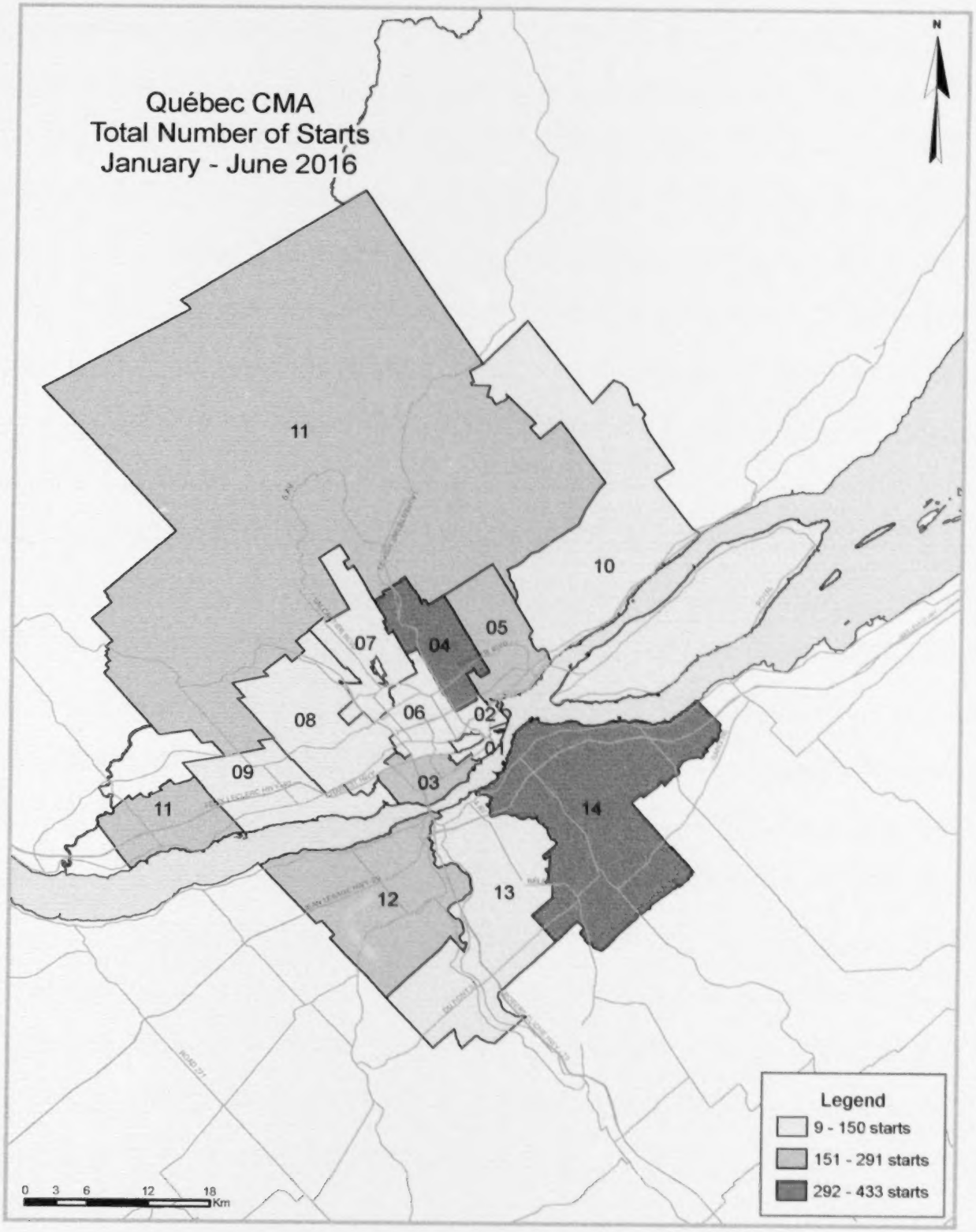
Québec CMA
Total Number of Starts
January - June 2016
N
11
10
07
04
05
08
06
02
01
09
03
11
14
12
13
0 3 6 12 18
Km
Legend
9 - 150 starts
151 - 291 starts
292 - 433 starts

ZONE DESCRIPTIONS - QUEBEC CMA			
Zones	**Name**	**Municipalities and Zones**	**Large Zones**
Zone 1	Haute-Ville	Districts of Saint-Jean-Baptiste, Montcalm, Vieux-Québec–Cap-Blanc–colline-Parlementaire and Saint-Sacrement	Québec Agglomeration
Zone 2	Basse-Ville	Districts of Saint-Roch, Saint-Sauveur, Maizerets, Vieux-Limoilou and Lairet	Québec Agglomeration
Zone 3	Sainte-Foy–Sillery	Districts of Sillery, Cité-Universitaire, Pointe-de-Sainte-Foy, Saint-Louis and Plateau	Québec Agglomeration
Zone 4	Charlesbourg	Borough of Charlesbourg	Québec Agglomeration
Zone 5	Beauport	Borough of Beauport	Québec Agglomeration
Zone 6	Les Rivières	Borough of Les Rivières	Québec Agglomeration
Zone 7	Haute-Saint-Charles	Districts of Lac-Saint-Charles, Châtelets, Saint-Émile and Loretteville	Québec Agglomeration
Zone 8	Val-Bélair–L'Ancienne-Lorette	Districts of Val-Bélair and Aéroport, and city of L'Ancienne-Lorette	Québec Agglomeration
Zone 9	Saint-Augustin–Cap-Rouge	City of Saint-Augustin-de-Desmaures and district of Cap-Rouge	Québec Agglomeration
Zone 10	Côte-de-Beaupré	Regional county municipalities of La Côte-de-Beaupré and L'Île-d'Orléans	Northern Suburbs
Zone 11	Jacques-Cartier	Regional county municipality of La Jacques-Cartier and city of Neuville	Northern Suburbs
Zone 12	South Shore West	Borough of Les Chutes-de-la-Chaudière-Ouest	South Shore
Zone 13	South Shore Centre	Borough of Les Chutes-de-la-Chaudière-Est and municipality of Saint-Lambert-de-Lauzon	South Shore
Zone 14	South Shore East	Borough of Desjardins and municipalities of Saint-Henri and Beaumont	South Shore

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Starts (SAAR and Trend) Second Quarter 2016								
Quebec CMA[1]	Annual		Monthly SAAR			Trend[2]		
	2014	2015	Apr. 2016	May 2016	June 2016	Apr. 2016	May 2016	June 2016
Single-Detached	887	826	667	875	733	774	796	763
Multiples	3,562	4,616	3,996	6,000	5,604	3,528	3,852	3,492
Total	4,449	5,442	4,663	6,875	6,337	4,302	4,648	4,255
	Quarterly SAAR		Actual			YTD		
	2016 Q1	2016 Q2	2015 Q2	2016 Q2	% change	2015 Q2	2016 Q2	% change
Single-Detached	779	764	299	288	-3.7%	420	397	-5.5%
Multiples	3,045	4,578	1,279	1,300	1.6%	2,016	1,746	-13.4%
Total	3,824	5,342	1,578	1,588	0.6%	2,436	2,143	-12.0%

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1: Housing Activity Summary of Québec CMA
Second Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q2 2016	288	172	83	0	0	54	8	983	1,588
Q2 2015	299	138	24	0	14	433	3	667	1,578
% Change	-3.7	24.6	**	n/a	-100.0	-87.5	166.7	47.4	0.6
Year-to-date 2016	397	260	88	0	0	124	16	1,258	2,143
Year-to-date 2015	420	206	39	0	14	649	3	1,105	2,436
% Change	-5.5	26.2	125.6	n/a	-100.0	-80.9	**	13.8	-12.0
UNDER CONSTRUCTION									
Q2 2016	411	216	120	0	8	761	16	3,601	5,133
Q2 2015	267	204	64	0	23	947	4	2,139	3,731
% Change	53.9	5.9	87.5	n/a	-65.2	-19.6	**	68.3	37.6
COMPLETIONS									
Q2 2016	115	94	43	0	4	89	4	402	751
Q2 2015	211	112	26	0	6	118	0	501	974
% Change	-45.5	-16.1	65.4	n/a	-33.3	-24.6	n/a	-19.8	-22.9
Year-to-date 2016	227	154	51	0	8	136	4	470	1,050
Year-to-date 2015	327	188	75	0	18	183	0	851	1,642
% Change	-30.6	-18.1	-32.0	n/a	-55.6	-25.7	n/a	-44.8	-36.1
COMPLETED & NOT ABSORBED									
Q2 2016	52	98	66	0	18	333	n/a	n/a	567
Q2 2015	83	170	76	0	16	542	n/a	n/a	887
% Change	-37.3	-42.4	-13.2	n/a	12.5	-38.6	n/a	n/a	-36.1
ABSORBED									
Q2 2016	143	130	27	0	7	181	n/a	n/a	488
Q2 2015	212	140	42	0	6	136	n/a	n/a	536
% Change	-32.5	-7.1	-35.7	n/a	16.7	33.1	n/a	n/a	-9.0
Year-to-date 2016	253	211	47	0	13	293	n/a	n/a	817
Year-to-date 2015	323	202	74	0	8	236	n/a	n/a	843
% Change	-21.7	4.5	-36.5	n/a	62.5	24.2	n/a	n/a	-3.1

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Second Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Québec Agglomeration									
Q2 2016	69	110	49	0	0	38	8	689	963
Q2 2015	83	86	16	0	14	364	3	587	1,153
Northern Suburbs									
Q2 2016	123	30	20	0	0	0	0	1	174
Q2 2015	121	24	6	0	0	9	0	2	162
South Shore									
Q2 2016	96	32	14	0	0	16	0	293	451
Q2 2015	95	28	2	0	0	60	0	78	263
Québec CMA									
Q2 2016	288	172	83	0	0	54	8	983	1,588
Q2 2015	299	138	24	0	14	433	3	667	1,578
City of Québec									
Q2 2016	63	108	33	0	0	38	8	683	933
Q2 2015	78	86	16	0	14	264	3	587	1,048
City of Lévis									
Q2 2016	85	30	14	0	0	16	0	293	438
Q2 2015	84	24	2	0	0	60	0	70	240
UNDER CONSTRUCTION									
Québec Agglomeration									
Q2 2016	114	138	72	0	3	715	8	2,919	3,969
Q2 2015	82	128	26	0	16	786	0	1,670	2,708
Northern Suburbs									
Q2 2016	180	44	22	0	5	0	0	3	254
Q2 2015	114	36	11	0	7	47	4	14	233
South Shore									
Q2 2016	117	34	26	0	0	46	8	679	910
Q2 2015	71	40	27	0	0	114	0	455	790
Québec CMA									
Q2 2016	411	216	120	0	8	761	16	3,601	5,133
Q2 2015	267	204	64	0	23	947	4	2,139	3,731
City of Québec									
Q2 2016	105	136	56	0	3	334	8	2,901	3,543
Q2 2015	79	128	23	0	16	535	0	1,499	2,280
City of Lévis									
Q2 2016	98	32	26	0	0	46	0	679	881
Q2 2015	60	34	27	0	0	114	0	426	744

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Second Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Québec Agglomeration									
Q2 2016	23	54	22	0	4	74	0	350	527
Q2 2015	56	70	14	0	2	111	0	499	752
Northern Suburbs									
Q2 2016	59	8	4	0	0	6	4	3	84
Q2 2015	77	24	6	0	4	0	0	2	113
South Shore									
Q2 2016	33	32	17	0	0	9	0	49	140
Q2 2015	78	18	6	0	0	7	0	0	109
Québec CMA									
Q2 2016	115	94	43	0	4	89	4	402	751
Q2 2015	211	112	26	0	6	118	0	501	974
City of Québec									
Q2 2016	23	52	22	0	4	74	0	173	348
Q2 2015	50	66	14	0	2	111	0	499	742
City of Lévis									
Q2 2016	32	32	17	0	0	9	0	49	139
Q2 2015	74	18	6	0	0	7	0	0	105
COMPLETED & NOT ABSORBED									
Québec Agglomeration									
Q2 2016	12	62	22	0	17	268	n/a	n/a	381
Q2 2015	36	105	35	0	13	459	n/a	n/a	648
Northern Suburbs									
Q2 2016	30	19	9	0	1	22	n/a	n/a	81
Q2 2015	22	27	14	0	3	32	n/a	n/a	98
South Shore									
Q2 2016	10	17	35	0	0	43	n/a	n/a	105
Q2 2015	25	38	27	0	0	51	n/a	n/a	141
Québec CMA									
Q2 2016	52	98	66	0	18	333	n/a	n/a	567
Q2 2015	83	170	76	0	16	542	n/a	n/a	887
City of Québec									
Q2 2016	11	61	19	0	17	235	n/a	n/a	343
Q2 2015	36	105	31	0	13	399	n/a	n/a	584
City of Lévis									
Q2 2016	9	15	35	0	0	43	n/a	n/a	102
Q2 2015	24	35	25	0	0	50	n/a	n/a	134

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Second Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Québec Agglomeration									
Q2 2016	32	82	15	0	7	137	n/a	n/a	273
Q2 2015	63	83	25	0	2	113	n/a	n/a	286
Northern Suburbs									
Q2 2016	67	14	3	0	0	17	n/a	n/a	101
Q2 2015	74	27	4	0	4	3	n/a	n/a	112
South Shore									
Q2 2016	44	34	9	0	0	27	n/a	n/a	114
Q2 2015	75	30	13	0	0	20	n/a	n/a	138
Québec CMA									
Q2 2016	143	130	27	0	7	181	n/a	n/a	488
Q2 2015	212	140	42	0	6	136	n/a	n/a	536
City of Québec									
Q2 2016	31	81	14	0	7	137	n/a	n/a	270
Q2 2015	55	78	21	0	2	113	n/a	n/a	269
City of Lévis									
Q2 2016	42	34	8	0	0	27	n/a	n/a	111
Q2 2015	71	28	10	0	0	19	n/a	n/a	128

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3: History of Housing Starts of Québec CMA 2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	826	368	132	0	14	996	3	3,103	5,442
% Change	-6.9	-39.5	-3.6	n/a	16.7	-14.3	-50.0	99.7	22.3
2014	887	608	137	0	12	1,162	6	1,554	4,449
% Change	-7.7	16.0	12.3	n/a	-7.7	-20.5	-33.3	0.8	-4.9
2013	961	524	122	0	13	1,462	9	1,542	4,680
% Change	-23.5	0.8	-69.4	-100.0	-74.0	-42.2	-52.6	3.4	-27.1
2012	1,257	520	399	1	50	2,530	19	1,492	6,416
% Change	-6.8	-36.9	-5.2	n/a	163.2	28.6	n/a	90.3	17.8
2011	1,349	824	421	0	19	1,967	0	784	5,445
% Change	-23.7	0.7	-1.6	n/a	-63.5	17.4	-100.0	-56.3	-18.1
2010	1,768	818	428	0	52	1,675	3	1,795	6,652
% Change	1.3	33.7	42.7	n/a	**	29.0	0.0	33.6	20.7
2009	1,746	612	300	0	17	1,298	3	1,344	5,513
% Change	-14.0	23.4	-8.0	n/a	-65.3	16.8	n/a	-0.7	1.0
2008	2,031	496	326	0	49	1,111	0	1,353	5,457
% Change	-5.3	65.3	-19.7	n/a	**	52.4	-100.0	-13.5	3.3
2007	2,144	300	406	0	11	729	3	1,564	5,284
% Change	-3.7	-6.3	3.8	n/a	-8.3	-28.9	-25.0	42.8	2.1
2006	2,226	320	391	0	12	1,026	4	1,095	5,176

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Second Quarter 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2016	Q2 2015	Q2 2016	Q2 2015	Q2 2016	Q2 2015	Q2 2016	Q2 2015	Q2 2016	Q2 2015	% Change
Québec Agglomeration											
Haute-Ville	0	0	0	0	0	0	0	89	0	89	-100.0
Basse-Ville	1	1	0	0	0	0	19	118	20	119	-83.2
Sainte-Foy–Sillery	8	12	2	2	0	0	202	64	212	78	171.8
Charlesbourg	11	20	52	18	0	13	299	201	362	252	43.7
Beauport	23	13	14	6	21	4	80	75	138	98	40.8
Les Rivières	1	3	4	2	0	4	42	246	47	255	-81.6
Haute-Saint-Charles	8	19	14	44	0	0	81	43	103	106	-2.8
Val-Bélair–L'Ancienne-Lorette	10	8	24	14	16	0	24	27	74	49	51.0
Saint-Augustin–Cap-Rouge	7	7	0	0	0	0	0	100	7	107	-93.5
Northern Suburbs											
Côte-de-Beaupré	23	29	6	0	8	4	0	0	37	33	12.1
Jacques-Cartier	100	92	24	24	6	0	7	13	137	129	6.2
South Shore											
South Shore West	39	43	6	4	0	0	150	39	195	86	126.7
South Shore Centre	31	18	8	14	4	0	2	29	45	61	-26.2
South Shore East	26	34	18	10	4	0	163	72	211	116	81.9
Québec CMA	288	299	172	138	59	25	1,069	1,116	1,588	1,578	0.6

Table 2.1: Starts by Submarket and by Dwelling Type
January - June 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Québec Agglomeration											
Haute-Ville	0	0	0	0	0	0	10	89	10	89	-88.8
Basse-Ville	1	1	0	0	0	0	37	118	38	119	-68.1
Sainte-Foy–Sillery	22	14	10	4	0	0	206	371	238	389	-38.8
Charlesbourg	20	27	62	30	0	13	351	214	433	284	52.5
Beauport	28	15	24	10	26	4	100	80	178	109	63.3
Les Rivières	2	3	6	4	0	4	45	313	53	324	-83.6
Haute-Saint-Charles	14	24	20	48	0	0	90	47	124	119	4.2
Val-Bélair–L'Ancienne-Lorette	15	16	44	24	16	3	45	44	120	87	37.9
Saint-Augustin–Cap-Rouge	9	14	0	0	0	0	0	271	9	285	-96.8
Northern Suburbs											
Côte-de-Beaupré	36	51	6	0	8	4	0	1	50	56	-10.7
Jacques-Cartier	131	119	34	46	6	0	8	23	179	188	-4.8
South Shore											
South Shore West	45	57	10	4	0	0	162	47	217	108	100.9
South Shore Centre	35	30	16	20	4	0	22	53	77	103	-25.2
South Shore East	39	49	28	16	12	0	338	111	417	176	136.9
Québec CMA	397	420	260	206	72	28	1,414	1,782	2,143	2,436	-12.0

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Second Quarter 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2016	Q2 2015	Q2 2016	Q2 2015	Q2 2016	Q2 2015	Q2 2016	Q2 2015
Québec Agglomeration								
Haute-Ville	0	0	0	0	0	89	0	0
Basse-Ville	0	0	0	0	8	0	11	118
Sainte-Foy–Sillery	0	0	0	0	10	64	192	0
Charlesbourg	0	10	0	3	4	18	295	183
Beauport	13	4	8	0	14	25	66	50
Les Rivières	0	4	0	0	16	28	26	218
Haute-Saint-Charles	0	0	0	0	6	28	75	15
Val-Bélair–L'Ancienne-Lorette	16	0	0	0	0	24	24	3
Saint-Augustin–Cap-Rouge	0	0	0	0	0	100	0	0
Northern Suburbs								
Côte-de-Beaupré	8	4	0	0	0	0	0	0
Jacques-Cartier	6	0	0	0	6	11	1	2
South Shore								
South Shore West	0	0	0	0	18	18	132	21
South Shore Centre	4	0	0	0	2	26	0	3
South Shore East	4	0	0	0	2	18	161	54
Québec CMA	51	22	8	3	86	449	983	667

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - June 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Québec Agglomeration								
Haute-Ville	0	0	0	0	2	89	8	0
Basse-Ville	0	0	0	0	8	0	29	118
Sainte-Foy–Sillery	0	0	0	0	14	64	192	307
Charlesbourg	0	10	0	3	47	28	304	186
Beauport	18	4	8	0	18	30	82	50
Les Rivières	0	4	0	0	16	28	29	285
Haute-Saint-Charles	0	0	0	0	6	32	84	15
Val-Bélair–L'Ancienne-Lorette	16	3	0	0	14	38	31	6
Saint-Augustin–Cap-Rouge	0	0	0	0	0	271	0	0
Northern Suburbs								
Côte-de-Beaupré	8	4	0	0	0	0	0	1
Jacques-Cartier	6	0	0	0	6	21	2	2
South Shore								
South Shore West	0	0	0	0	18	18	144	29
South Shore Centre	4	0	0	0	2	40	20	13
South Shore East	4	0	8	0	5	18	333	93
Québec CMA	56	25	16	3	156	677	1,258	1,105

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market Second Quarter 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2016	Q2 2015	Q2 2016	Q2 2015	Q2 2016	Q2 2015	Q2 2016	Q2 2015
Québec Agglomeration								
Haute-Ville	0	0	0	89	0	0	0	89
Basse-Ville	1	1	8	0	11	118	20	119
Sainte-Foy–Sillery	18	18	2	60	192	0	212	78
Charlesbourg	67	44	0	22	295	186	362	252
Beauport	52	23	12	25	74	50	138	98
Les Rivières	5	5	16	32	26	218	47	255
Haute-Saint-Charles	28	65	0	26	75	15	103	106
Val-Bélair–L'Ancienne-Lorette	50	22	0	24	24	3	74	49
Saint-Augustin–Cap-Rouge	7	7	0	100	0	0	7	107
Northern Suburbs								
Côte-de-Beaupré	37	33	0	0	0	0	37	33
Jacques-Cartier	136	118	0	9	1	2	137	129
South Shore								
South Shore West	47	49	16	16	132	21	195	86
South Shore Centre	45	32	0	26	0	3	45	61
South Shore East	50	44	0	18	161	54	211	116
Québec CMA	543	461	54	447	991	670	1,588	1,578

Table 2.5: Starts by Submarket and by Intended Market January - June 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Québec Agglomeration								
Haute-Ville	0	0	2	89	8	0	10	89
Basse-Ville	1	1	8	0	29	118	38	119
Sainte-Foy–Sillery	40	22	6	60	192	307	238	389
Charlesbourg	86	65	43	30	304	189	433	284
Beauport	72	29	16	30	90	50	178	109
Les Rivières	8	7	16	32	29	285	53	324
Haute-Saint-Charles	40	78	0	26	84	15	124	119
Val-Bélair–L'Ancienne-Lorette	75	43	14	38	31	6	120	87
Saint-Augustin–Cap-Rouge	9	14	0	271	0	0	9	285
Northern Suburbs								
Côte-de-Beaupré	50	55	0	0	0	1	50	56
Jacques-Cartier	177	171	0	15	2	2	179	188
South Shore								
South Shore West	57	63	16	16	144	29	217	108
South Shore Centre	57	52	0	38	20	13	77	103
South Shore East	73	65	3	18	341	93	417	176
Québec CMA	745	665	124	663	1,274	1,108	2,143	2,436

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Second Quarter 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2016	Q2 2015	Q2 2016	Q2 2015	Q2 2016	Q2 2015	Q2 2016	Q2 2015	Q2 2016	Q2 2015	% Change
Québec Agglomeration											
Haute-Ville	0	0	0	0	0	0	12	27	12	27	-55.6
Basse-Ville	0	0	0	2	0	0	15	10	15	12	25.0
Sainte-Foy–Sillery	3	5	6	6	0	0	22	166	31	177	-82.5
Charlesbourg	7	11	6	22	5	3	40	2	58	38	52.6
Beauport	9	6	0	4	5	0	14	202	28	212	-86.8
Les Rivières	1	2	6	0	0	0	30	182	37	184	-79.9
Haute-Saint-Charles	2	11	8	16	6	0	51	11	67	38	76.3
Val-Bélair–L'Ancienne-Lorette	1	14	30	20	0	7	75	14	106	55	92.7
Saint-Augustin–Cap-Rouge	0	7	2	2	0	0	171	0	173	9	**
Northern Suburbs											
Côte-de-Beaupré	12	20	0	2	4	6	3	0	19	28	-32.1
Jacques-Cartier	47	57	8	22	4	4	6	2	65	85	-23.5
South Shore											
South Shore West	11	33	6	2	4	0	18	0	39	35	11.4
South Shore Centre	9	17	12	6	9	0	10	4	40	27	48.1
South Shore East	13	28	14	10	4	6	30	3	61	47	29.8
Québec CMA	115	211	98	114	41	26	497	623	751	974	-22.9

Table 3.1: Completions by Submarket and by Dwelling Type
January - June 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Québec Agglomeration											
Haute-Ville	0	0	2	0	0	0	28	56	30	56	-46.4
Basse-Ville	1	0	0	2	0	0	29	21	30	23	30.4
Sainte-Foy–Sillery	11	9	14	6	0	0	28	176	53	191	-72.3
Charlesbourg	10	14	6	30	5	20	46	6	67	70	-4.3
Beauport	14	10	10	14	9	12	21	224	54	260	-79.2
Les Rivières	1	2	8	4	0	0	48	303	57	309	-81.6
Haute-Saint-Charles	9	19	32	22	6	0	62	22	109	63	73.0
Val-Bélair–L'Ancienne-Lorette	8	25	40	38	0	7	82	31	130	101	28.7
Saint-Augustin–Cap-Rouge	4	12	2	2	0	0	171	2	177	16	**
Northern Suburbs											
Côte-de-Beaupré	25	24	0	2	4	6	4	0	33	32	3.1
Jacques-Cartier	78	98	16	30	4	4	6	8	104	140	-25.7
South Shore											
South Shore West	24	50	6	6	4	0	24	149	58	205	-71.7
South Shore Centre	19	29	12	12	9	0	12	39	52	80	-35.0
South Shore East	23	35	14	22	4	6	55	33	96	96	0.0
Québec CMA	227	327	162	190	45	55	616	1,070	1,050	1,642	-36.1

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Second Quarter 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2016	Q2 2015	Q2 2016	Q2 2015	Q2 2016	Q2 2015	Q2 2016	Q2 2015
Québec Agglomeration								
Haute-Ville	0	0	0	0	0	0	12	27
Basse-Ville	0	0	0	0	0	10	15	0
Sainte-Foy–Sillery	0	0	0	0	22	3	0	163
Charlesbourg	5	3	0	0	40	2	0	0
Beauport	5	0	0	0	10	0	4	202
Les Rivières	0	0	0	0	0	90	30	92
Haute-Saint-Charles	6	0	0	0	2	2	49	9
Val-Bélair–L'Ancienne-Lorette	0	7	0	0	6	8	69	6
Saint-Augustin–Cap-Rouge	0	0	0	0	0	0	171	0
Northern Suburbs								
Côte-de-Beaupré	4	6	0	0	0	0	3	0
Jacques-Cartier	0	4	4	0	6	0	0	2
South Shore								
South Shore West	4	0	0	0	0	0	18	0
South Shore Centre	9	0	0	0	0	4	10	0
South Shore East	4	6	0	0	9	3	21	0
Québec CMA	37	26	4	0	95	122	402	501

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - June 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Québec Agglomeration								
Haute-Ville	0	0	0	0	16	29	12	27
Basse-Ville	0	0	0	0	0	21	29	0
Sainte-Foy–Sillery	0	0	0	0	27	13	1	163
Charlesbourg	5	20	0	0	45	6	1	0
Beauport	9	12	0	0	10	10	11	214
Les Rivières	0	0	0	0	18	90	30	213
Haute-Saint-Charles	6	0	0	0	4	7	58	15
Val-Bélair–L'Ancienne-Lorette	0	7	0	0	6	8	76	23
Saint-Augustin–Cap-Rouge	0	0	0	0	0	2	171	0
Northern Suburbs								
Côte-de-Beaupré	4	6	0	0	0	0	4	0
Jacques-Cartier	0	4	4	0	6	6	0	2
South Shore								
South Shore West	4	0	0	0	0	0	24	149
South Shore Centre	9	0	0	0	2	18	10	21
South Shore East	4	6	0	0	12	9	43	24
Québec CMA	41	55	4	0	146	219	470	851

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Second Quarter 2016

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2016	Q2 2015	Q2 2016	Q2 2015	Q2 2016	Q2 2015	Q2 2016	Q2 2015
Québec Agglomeration								
Haute-Ville	0	0	0	0	12	27	12	27
Basse-Ville	0	2	0	10	15	0	15	12
Sainte-Foy–Sillery	9	11	22	3	0	163	31	177
Charlesbourg	18	38	40	0	0	0	58	38
Beauport	18	8	6	2	4	202	28	212
Les Rivières	7	2	0	90	30	92	37	184
Haute-Saint-Charles	18	29	0	0	49	9	67	38
Val-Bélair–L'Ancienne-Lorette	27	41	10	8	69	6	106	55
Saint-Augustin–Cap-Rouge	2	9	0	0	171	0	173	9
Northern Suburbs								
Côte-de-Beaupré	16	28	0	0	3	0	19	28
Jacques-Cartier	55	79	6	4	4	2	65	85
South Shore								
South Shore West	21	35	0	0	18	0	39	35
South Shore Centre	30	23	0	4	10	0	40	27
South Shore East	31	44	9	3	21	0	61	47
Québec CMA	252	349	93	124	406	501	751	974

Table 3.5: Completions by Submarket and by Intended Market
January - June 2016

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Québec Agglomeration								
Haute-Ville	2	0	16	29	12	27	30	56
Basse-Ville	1	2	0	21	29	0	30	23
Sainte-Foy–Sillery	25	25	27	3	1	163	53	191
Charlesbourg	23	58	43	12	1	0	67	70
Beauport	33	34	10	12	11	214	54	260
Les Rivières	9	6	18	90	30	213	57	309
Haute-Saint-Charles	49	45	2	3	58	15	109	63
Val-Bélair–L'Ancienne-Lorette	44	70	10	8	76	23	130	101
Saint-Augustin–Cap-Rouge	6	14	0	2	171	0	177	16
Northern Suburbs								
Côte-de-Beaupré	29	32	0	0	4	0	33	32
Jacques-Cartier	94	134	6	4	4	2	104	140
South Shore								
South Shore West	34	56	0	0	24	149	58	205
South Shore Centre	42	45	0	14	10	21	52	80
South Shore East	41	69	12	3	43	24	96	96
Québec CMA	432	590	144	201	474	851	1,050	1,642

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
Second Quarter 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $299,999		$300,000 - $399,999		$400,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Québec Agglomeration													
Q2 2016	4	25.0	2	12.5	5	31.3	2	12.5	3	18.8	16	-	-
Q2 2015	7	15.6	8	17.8	10	22.2	11	24.4	9	20.0	45	-	-
Year-to-date 2016	5	19.2	5	19.2	6	23.1	3	11.5	7	26.9	26	-	-
Year-to-date 2015	9	12.2	27	36.5	14	18.9	12	16.2	12	16.2	74	-	295,000
Northern Suburbs													
Q2 2016	3	10.3	6	20.7	13	44.8	5	17.2	2	6.9	29	-	398,333
Q2 2015	7	14.6	13	27.1	9	18.8	14	29.2	5	10.4	48	-	266,544
Year-to-date 2016	6	13.0	9	19.6	17	37.0	7	15.2	7	15.2	46	-	399,118
Year-to-date 2015	9	11.8	24	31.6	16	21.1	19	25.0	8	10.5	76	-	272,586
South Shore													
Q2 2016	1	3.8	1	3.8	14	53.8	7	26.9	3	11.5	26	-	-
Q2 2015	2	3.3	20	33.3	14	23.3	13	21.7	11	18.3	60	-	339,435
Year-to-date 2016	2	4.1	3	6.1	22	44.9	12	24.5	10	20.4	49	-	377,386
Year-to-date 2015	5	6.0	23	27.4	28	33.3	16	19.0	12	14.3	84	-	339,435
Québec CMA													
Q2 2016	8	11.3	9	12.7	32	45.1	14	19.7	8	11.3	71	350,000	377,764
Q2 2015	16	10.5	41	26.8	33	21.6	38	24.8	25	16.3	153	355,000	377,355
Year-to-date 2016	13	10.7	17	14.0	45	37.2	22	18.2	24	19.8	121	360,000	392,656
Year-to-date 2015	23	9.8	74	31.6	58	24.8	47	20.1	32	13.7	234	340,000	362,183
City of Québec													
Q2 2016	4	26.7	2	13.3	4	26.7	2	13.3	3	20.0	15	-	343,311
Q2 2015	7	17.9	7	17.9	8	20.5	8	20.5	9	23.1	39	355,000	375,739
Year-to-date 2016	5	21.7	5	21.7	4	17.4	3	13.0	6	26.1	23	-	343,311
Year-to-date 2015	9	13.8	23	35.4	12	18.5	9	13.8	12	18.5	65	330,000	351,909
City of Lévis													
Q2 2016	1	4.0	1	4.0	13	52.0	7	28.0	3	12.0	25	365,000	406,774
Q2 2015	1	1.7	19	32.8	14	24.1	13	22.4	11	19.0	58	382,500	383,259
Year-to-date 2016	2	4.3	2	4.3	21	44.7	12	25.5	10	21.3	47	365,000	414,416
Year-to-date 2015	4	5.1	22	27.8	25	31.6	16	20.3	12	15.2	79	382,500	370,134

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units Second Quarter 2016						
Submarket	Q2 2016	Q2 2015	% Change	YTD 2016	YTD 2015	% Change
Québec Agglomeration						
Haute-Ville	-	-	n/a	-	-	n/a
Basse-Ville	-	-	n/a	-	-	n/a
Sainte-Foy–Sillery	-	-	n/a	-	-	n/a
Charlesbourg	-	-	n/a	-	-	n/a
Beauport	-	-	n/a	-	-	n/a
Les Rivières	-	-	n/a	-	-	n/a
Haute-Saint-Charles	-	-	n/a	-	295,000	n/a
Val-Bélair–L'Ancienne-Lorette	-	-	n/a	-	-	n/a
Saint-Augustin–Cap-Rouge	-	-	n/a	-	-	n/a
Northern Suburbs						
Côte-de-Beaupré	397,000	-	n/a	398,726	-	n/a
Jacques-Cartier	400,000	266,544	50.1	400,000	272,586	46.7
South Shore						
South Shore West	-	422,459	n/a	408,647	422,459	-3.3
South Shore Centre	-	361,762	n/a	346,125	361,762	-4.3
South Shore East	-	281,178	n/a	-	281,178	n/a
Québec CMA	379,068	371,866	1.9	392,498	357,910	9.7

Source: CMHC (Market Absorption Survey)

Table 5: Centris® Residential Activity[1] for Quebec

	Number of Sales	Number of New Listings	Number of Active Listings	Average Price ($)	Active Listings to Sales Ratio[2]	Last Four Quarters[3] Average Price[2] ($)	Last Four Quarters[3] Active Listings to Sales Ratio[2]
SINGLE FAMILY*							
Q2 2016	1,436	2,179	4,585	280,871	9.6	275,563	11.2
Q2 2015	1,360	2,224	4,289	280,228	9.5	274,605	10.3
% Change	5.6	-2.0	6.9	0.2	n/a	0.3	n/a
YTD 2016	2,822	4,870	4,584	275,025	9.7	n/a	n/a
YTD 2015	2,730	4,908	4,259	274,480	9.4	n/a	n/a
% Change	3.4	-0.8	7.6	0.2	n/a	n/a	n/a
CONDOMINIUMS*							
Q2 2016	438	973	2,686	221,225	18.4	217,669	20.9
Q2 2015	480	944	2,569	225,503	16.1	226,741	18.3
% Change	-8.8	3.1	4.6	-1.9	n/a	-4.0	n/a
YTD 2016	888	2,180	2,643	212,095	17.9	n/a	n/a
YTD 2015	942	2,212	2,513	222,973	16.0	n/a	n/a
% Change	-5.7	-1.4	5.2	-4.9	n/a	n/a	n/a
PLEX*							
Q2 2016	141	256	533	325,786	11.3	312,974	12.2
Q2 2015	137	236	514	322,404	11.3	310,048	12.9
% Change	2.9	8.5	3.7	1.0	n/a	0.9	n/a
YTD 2016	274	553	535	321,460	11.7	n/a	n/a
YTD 2015	248	525	506	309,516	12.2	n/a	n/a
% Change	10.5	5.3	5.6	3.9	n/a	n/a	n/a
TOTAL							
Q2 2016	2,017	3,414	7,820	268,837	11.6	264,115	13.4
Q2 2015	1,978	3,408	7,386	270,335	11.2	265,839	12.4
% Change	2.0	0.2	5.9	-0.6	n/a	-0.6	n/a
YTD 2016	3,987	7,614	7,776	262,843	11.7	n/a	n/a
YTD 2015	3,921	7,651	7,291	264,660	11.2	n/a	n/a
% Change	1.7	-0.5	6.6	-0.7	n/a	n/a	n/a

[1] Source: QFREB by the Centris® system

[2] Calculations: CMHC.

[3] Weighted average for the last four quarters, to reduce strong variations from one quarter to another and give a clearer trend.

-- Data not available when there are fewer than 30 sales.

n/a Not applicable.

* Refer to Centris® for the definitions.

** Observed change greater than 100%.

Table 6: Economic Indicators
Second Quarter 2016

		Interest Rates			NHPI, Total, Québec CMA 2007=100	CPI, 2002 =100	Québec Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	123.2	122.7	427.8	5.4	67.1	820
	February	567	2.89	4.74	123.0	123.9	427.9	5.5	67.1	826
	March	567	2.89	4.74	123.1	124.8	433.8	5.2	68.0	837
	April	561	2.89	4.64	123.1	124.8	438.2	4.9	68.9	833
	May	561	2.89	4.64	122.3	125.3	446.8	4.1	69.8	830
	June	561	2.89	4.64	122.5	125.2	447.3	4.0	70.1	831
	July	561	2.89	4.64	122.5	125.3	446.8	4.0	70.1	828
	August	561	2.89	4.64	122.3	125.2	444.9	4.9	70.5	839
	September	561	2.89	4.64	122.3	125.1	444.6	4.9	69.8	845
	October	561	2.89	4.64	122.3	125.2	446.9	5.0	69.9	849
	November	561	3.14	4.64	122.1	124.9	445.5	4.8	69.2	848
	December	561	3.14	4.64	122.1	124.4	445.3	4.9	69.2	842
2016	January	561	3.14	4.64	122.1	124.5	441.9	5.2	68.6	846
	February	561	3.14	4.64	122.1	125.0	439.3	5.1	67.9	841
	March	561	3.14	4.64	122.1	125.5	432.8	5.1	67.1	845
	April	561	3.14	4.64	122.1	125.9	427.9	4.5	66.1	847
	May	561	3.14	4.64	122.1	126.2	425.8	4.2	66.1	857
	June	561	3.14	4.64		125.9	432.5	4.1	67.4	869
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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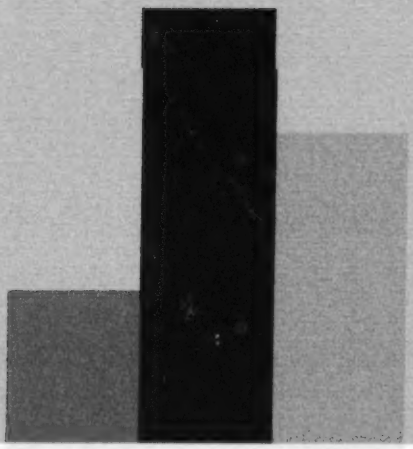

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- Housing Market Outlook, Major Centres
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